

AMENDMENTS TO THE CLAIMS

Please amend the claims as follows.

1. -12. (Canceled)

13. (Currently Amended) A ~~mobile device comprised in a~~ merchant transaction terminal comprising:

a mobile device comprising:

a first keypad; and

~~an external port configured to connect to a human interface module comprising a second keypad and a card reader; and~~

a scheduler ~~subscriber identity module (SIM)~~ card comprising a scheduler programmed to process the transaction, wherein processing the transaction comprises:

receiving a communication ~~encrypted payment card data and an amount~~ from
[[the]] a human interface module; ~~wherein the second keypad is configured to receive input of the amount of the transaction, and wherein the card reader is configured to read a payment card to obtain payment card data from the payment card, and wherein the human interface module is configured to encrypt the payment card data for secure communication with the scheduler, and~~

~~decrypting the encrypted payment card data, and~~

communicating the communication ~~payment card data and the amount~~ to a virtual terminal server; and [[.]]

the human interface module comprising:

a second keypad configured to receive an amount; and

a card reader configured to receive payment card data,

wherein the human interface module is external with respect to the mobile device,

and

wherein communication between the scheduler and the human interface module is secured through ciphered data exchange.

14. (Previously Presented) The mobile device of claim 13, wherein the merchant transaction terminal is connected to the virtual terminal server through a telecommunication network, and wherein the virtual terminal server is connected to an information processing system of a bank.
15. (Canceled)
16. (Previously Presented) The mobile device of claim 14, wherein the virtual terminal server is connected to a transaction service provider host.
17. (Previously Presented) The mobile device of claim 14, wherein the virtual terminal server comprises a security module for performing secure communication with the scheduler.
18. (Previously Presented) The mobile device of claim 13, wherein the human interface module further comprises a printer.
19. (Currently Amended) The mobile device of claim 13, wherein the ~~scheduler SIM card~~ uses a processing unit and a communication unit on the mobile device to process the transaction.
20. - 27. (Canceled)
28. (Currently Amended) The mobile device of claim 13, wherein processing the transaction further comprises:
- receiving ~~a ciphered~~ an encrypted PIN code from the human interface module, and
wherein the ~~second keypad on the~~ human interface module is configured to receive an entry
of a PIN code and generate the ciphered PIN code from the entry of the PIN code;
~~and wherein the human interface module is configured to encrypt the PIN code to~~
obtain the encrypted PIN code;
~~decrypting the encrypted PIN code; and~~
communicating the PIN code to the virtual terminal server.

29. (Canceled)

30. (Canceled)

31. (New) A device comprising:

- a first keypad;

- a scheduler card comprising a scheduler programmed to process the transaction, wherein processing the transaction comprises:

 - receiving a communication from a human interface module, and

 - communicating the communication to a virtual terminal server; and

- the human interface module comprising:

 - a second keypad configured to receive an amount; and

 - a card reader configured to receive payment card data,

- wherein communication between the scheduler and the human interface module is secured through ciphered data exchange.

32. (New) A device comprising:

- a keypad;

- a first processor;

- a scheduler card comprising a scheduler programmed to process a transaction; and

- a secured human interface module comprising a second processor and a card reader, wherein the card reader is configured to receive card data,

- wherein processing the transaction comprises:

 - receiving a communication related to the transaction in the scheduler from the secured human interface module, and

 - communicating the communication to a virtual terminal server by the device, and

- wherein communication between the scheduler and the human interface module is secured through ciphered data exchange.

33. (New) A system comprising:

a device comprising:

a keypad;

a first processor; and

a scheduler card comprising a scheduler programmed to process a transaction; and

a human interface module external with respect to the mobile device, the human interface module comprising a second processor and a card reader, the card reader configured to receive card data,

wherein processing the transaction comprises:

receiving a communication related to the transaction in the scheduler from said human interface module, and

communicating said communication to a virtual terminal server by the device; and

wherein communications between the scheduler and the human interface module are secured through ciphered data exchange.